



Tennessee WIC Vendor Training for 2018 - 2019



Part I: Program Information & Food List

Introduction

This document has been developed to provide Tennessee WIC Vendor Training for 2018 - 2019. This is required training to become and remain authorized as a Tennessee WIC Vendor. The training is especially important this year as we are in the process of replacing the issuance of WIC benefits through paper Food Instruments (FIs) and Cash Value Vouchers (CVVs) with Electronic Benefit Transfer (EBT) cards. Our new EBT system is known as TNWIC. In this first part of the training, the focus will be on general program information and the Food List.

Therefore, it is critical that the information presented is shared with appropriate staff. Your local WIC representative can provide a PowerPoint presentation that can be used for this effort.

The Special Supplemental Nutrition Program for Women, Infants and Children is the official name of the WIC Program.

WIC's mission is to continue safeguarding the health of low-income women, infants, and children up to age 5 who are at nutrition risk by providing nutritious foods to supplement diets, information on healthy eating, and referrals to health care.

WIC provides an assortment of wholesome and nutritionally sound food items to our participants.

History of the WIC Food Benefits

1974 WIC Becomes a Permanent Program – Tennessee is one of the first states to have a WIC Program. WIC food packages include standard infant formula, therapeutic infant formula and WIC medical foods, milk, eggs, cheese, juice, cereal, peanut butter, and dried beans or peas.

1992 Foods for Breastfeeding Women Expanded -- Tuna and carrots added for fully breastfeeding women.

2009 Interim Rule Revised the Food Packages -- Fruits and vegetables, whole grains, soy-based beverage and tofu added to the food categories.

2014 - 2015 Final Food Rule Added More -- Whole wheat macaroni (pasta), white potatoes and yogurt.

2018 - 2019 When Tennessee is making the changeover to EBT for issuing WIC benefits. This will allow us to meet the USDA requirement that all WIC Programs are to be using EBT by the end of 2020.

WIC Provides Healthy Foods

WIC food benefits align with the Dietary Guidelines for Americans and the infant feeding practice guidelines of the American Academy of Pediatrics.

Since July 1, 2015 the Tennessee WIC Program Has Provided:

Whole-wheat Bread and other Whole Grains	Canned Fish
Milk	Baby Food
Eggs	Infant Cereal
Cheese	Juice
Yogurt	Infant Formula
Breakfast Cereal	Soy-based beverage
Peanut Butter	Tofu
Fruits and Vegetables	
Dried and canned beans/peas	

The list of food categories that became effective July 1, 2015 remains the same. However, since each participant receives specific foods, cashiers must continue to carefully read the Food Instruments and Cash Value Vouchers during paper WIC transactions. For TNWIC, there will be several ways participants can be aware of their eligible foods including by phone or at your store.

Each State's WIC Program has the flexibility to select foods within what is allowed by Federal regulations.

For example:

- Specific brands
- Container/package sizes
- Policies regarding specialty foods such as organic
- Lower cost options
- Product availability in the State

TNWIC Will Bring Additional Food :

Because TNWIC allows for less confusion to participants and vendors in determining eligible products, we will be expanding the offering of available infant food, yogurt and private label/store products in many categories. In addition, dried fruits will become eligible for purchase with the fruit and vegetable benefits.

Breastfeeding is a Priority in WIC:

We feel it is important for everyone involved with WIC to know **“Breastfeeding is a Priority”**. As vendors, you should know that fully breastfeeding mothers receive the most variety and the largest quantity of food. In addition, fully breastfeeding infants over 6 months receive larger quantities of baby food fruits and vegetables. They also receive baby food meat.

A Review of the WIC Food List

(This section is current as of July 11, 2018. Each product category allows any brand unless otherwise noted.)

This section is intended to be an overview of the current Tennessee WIC Food List including references to the “Cashier Card for 2016-2018” and the new Approved Product List (APL) which identifies the foods possible for purchase with the TNWIC Card. Although the TNWIC Card contains only those items and quantities to be received by that household, it is still the responsibility of cashiers to assure that participants receive the proper foods the WIC Program is providing them. As with paper transactions, substitutions are not allowed.

MILK

REGULAR COWS MILK – GALLONS ONLY

Low fat (1%)
Fat-free (skim)
Sweet Acidophilus (1%)

OTHER FAT CONTENT ALLOWED WHEN SPECIFIED ON FI OR TNWIC CARD:

Reduced fat (2%)
Whole milk (Ages 12-23 months only)

SPECIALTY MILKS ALLOWED WHEN SPECIFIED (ALLOWED FAT CONTENT & SIZE ARE SPECIFIED ON FI OR TNWIC CARD:

Lactose-free milk (Participant is to receive largest available size)
Ultra-high temperature milk (UHT)
Non-fat dry powdered milk
Buttermilk
Evaporated milk

NOT ALLOWED:

Organic
Chocolate or flavored milk
Low carb milk
Non-dairy beverages except soy beverage when allowed on FI or TNWIC Card

CHEESE

Please Note: The following are allowed in 8 or 16 oz packages up to the number of ounces stated on the FI or the TNWIC Card. They must be purchased in store brand/private label only unless store carries only dairy or national brands.

There is one exception to the store brand/private label only policy: Cabot brand in blocks when listed on FI or TNWIC Card.

ALLOWED:

Block

Sliced (Includes individually wrapped **NOT** labeled cheese food, cheese product or imitation cheese) or

String, Stick, Shredded (including finely/fancy) or cubed of:

Mozzarella, Cheddar, Colby, Monterey Jack, Process American (Deluxe), Provolone, Swiss and Muenster in 8 or 16 oz. size packages.

Blended cheeses of any of the above

Cheeses that are labeled low, free, reduced, less or light in sodium, fat or cholesterol

NOT ALLOWED:

Organic

Added seasonings, peppers or other foods

Flavored cheeses such as smoked

Cheese foods, spreads, product or curds

Grated cheese

Imitation or imported

Cheese from store delicatessen or cheese shop

Parmesan or Romano

7 oz reduced fat

SOY BEVERAGE**ALLOWED WHEN SPECIFIED ON THE FI:**

Organic

Flavored or un-flavored

Refrigerated or non-refrigerated

Please Note: Participant must choose between shelf stable or refrigerated and then purchase the largest size available.

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

TOFU**ALLOWED WHEN SPECIFIED ON THE FI OR TNWIC CARD:**

Please Note: Eligible tofu must be in 16 oz packages and be calcium-set prepared with calcium salts (e.g. calcium sulfate) but may also contain other coagulants (e.g. magnesium chloride).

ALLOWED:

Organic

NOT ALLOWED:

Added fats, sugars, oils or sodium

“Seasoned Tofu”

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

YOGURT

Please Note: Yogurt will continue to be allowed in 32 oz tubs, but the TNWIC APL includes 16 oz products in a single container or a four-pack of (4) 4 oz containers as well.

NOT ALLOWED:

Organic
Artificial sweeteners (e.g., Sucralose)
Mix-in ingredients
Drinkable yogurt
24 or 35.3 oz containers

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

EGGS

ALLOWED:

Dozen, Grade A large white eggs

NOT ALLOWED:

Brown eggs
Specialty eggs including those labeled organic and Eggland's Best
Dried eggs mix or hard boiled eggs

DRIED BEANS/PEAS

Any type of mature dry beans, peas or lentils in 16 oz. bag:

(Available varieties include, but not limited to black beans, black-eyed peas, garbanzo beans {chickpeas}, great northern beans, white beans {navy and pea beans}, kidney beans, mature lima beans {butter beans}, fava and mung beans, pinto beans, soy beans/edamame, split peas and lentils)

NOT ALLOWED:

Organic
Seasoning packets
Soup mixes
Added ingredients

CANNED BEANS

Any brand and variety of plain beans in 15-16 oz. cans:

(Also includes garbanzo beans {chick peas}, black-eyed peas, crowder peas, and purple hull peas)

ALLOWED:

Products with small amount of added sugar

Products labeled reduced sodium

Baked beans allowed when specified on the FI

NOT ALLOWED:

Organic

Green peas, green beans, lima beans, snap beans, yellow beans, and wax beans

Added meat, sauces, spices, vegetables or fruits

Soups

PEANUT BUTTER

16 oz. through 18 oz. Glass or Plastic Jar:

(Peanut Butter is not provided for children under the age of 2)

ALLOWED:

Creamy {Smooth} or Chunky {Crunchy}

Can be refrigerated or non-refrigerated

Regular or reduced sodium

Added vitamins

NOT ALLOWED:

Organic

Reduced fat

Spreads

Marshmallows, honey, jelly, chocolate or similar ingredients

Store ground

JUICES

ALLOWED:

Juices fortified with calcium

Juice blends

Grapefruit juice includes white, ruby red, and pink

NOT ALLOWED:

Organic

Sweetened juices (including artificially sweetened), fruit drinks, or juice cocktails

Bottle or carton juice from dairy case (except as noted below in 64 oz juice)

Added spices

Fresh squeezed

Diet juices

Flavors other than those listed

Grapefruit and Orange of All Allowed Sizes: Any Brand if labeled 100% Juice and at least 120% of Daily Requirement of Vitamin C.

For other flavors, specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

COLD & HOT CEREAL (11 oz. minimum package)

Please Note: It is federally required that all vendors carry at least 1 Whole Grain cereal at all times.

Cereal with added pieces such as nuts or clusters is not recommended for children under 3.

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL. (*) indicates those cereals that are Whole Grain.

WHOLE WHEAT BREAD/ WHOLE GRAIN BREAD/ AND OTHER WHOLE GRAIN PRODUCTS

Whole Wheat/Whole Grain Bread in 16 oz. Packaging:

Please Note: Eligible bread products must have whole wheat or whole grain as the primary ingredient by weight. Whole wheat products must have “whole wheat flour” and/or “bromated flour” as the only flours listed in the ingredients. Whole grain products must be labeled as a “whole grain food with moderate fat content”.

ALLOWED:

Seeds

NOT ALLOWED:

Organic

None can be purchased from in-store bakery

Sugar-free

Swirls such as cinnamon or honey

Added fruit or nuts, e.g., raisins

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

Whole Wheat/Whole Grain Buns, and Rolls in 16 oz Packaging:

Please Note: Eligible buns and rolls must have whole wheat or whole grain as the primary ingredient by weight. Whole wheat products must have “whole wheat flour” and/or “bromated flour” as the only flours listed in the ingredients. Whole grain products must be labeled as a “whole grain food with moderate fat content”.

ALLOWED:

Seeds

NOT ALLOWED:

Organic
None can be purchased from in-store bakery
Sugar-free
Swirls such as cinnamon or honey
Added fruit or nuts, e.g., raisins
English muffins or bagels

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

Soft Corn and Whole Wheat Tortillas in 16 oz Packaging:

Please Note: Eligible tortillas must have the wheat or corn as the primary ingredient by weight. Whole wheat products must have whole wheat flour as the only flour listed in the ingredients. Corn products must be made from whole grain corn or ground masa flour (corn flour) and be labeled as a “whole grain food with moderate fat content”.

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

100% Whole Wheat Macaroni (Pasta) in 16 oz Packaging:

Please note: Eligible macaroni (pasta) products must have “whole wheat flour” and/or “whole durum wheat flour” as the only flours listed in the ingredients. Other shapes and sizes that meet these requirements (e.g., whole wheat rotini and whole wheat penne) are also allowed.

NOT ALLOWED:

Added sugar, fats, oils or salt {e.g., sodium}

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

Other Whole Unprocessed Grains in 16 oz Packaging:

Brown rice, bulgur (cracked wheat), oatmeal and whole grain barley without added sugars, fats, oils or salt.

ALLOWED:

Can be instant, quick or regular cooking

NOT ALLOWED:

Organic
Pearled barley

CANNED FISH (LIGHT TUNA, SALMON and SARDINES)

Light Tuna: 5 oz. cans (No Albacore or Yellowfin tuna)

Pink or Red Salmon: 14.75 oz. cans

Sardines: 3.75 oz. cans

Mackerel: Jack mackerel in 15 oz. cans (No king mackerel)

For all of the above:

None labeled organic

Added sauces and flavorings, e.g., tomato sauce, mustard, or lemon allowed

Packaging may include bones or skin

May be regular or lower in sodium

Can be oil or water packed

No smoked products

INFANT FORMULA

The brand of standard infant WIC formula in Tennessee is determined through the State's competitive bid process. The currently available infant formula each participant is to receive will be on their FI or TNWIC Card.

INFANT CEREAL

ALLOWED:

Commercial brands in 8 oz or 16 oz. boxes

Regular or whole wheat/whole grain

NOT ALLOWED:

Organic

Added ingredients such as infant formula, milk, fruit or other non-cereal ingredients

DHA or ARA

Specific brands and products are identified on the "Cashier Card for 2016-2018" and the TNWIC APL.

INFANT FRUITS

ALLOWED:

Commercial brands of 4 oz jars of 2nd stage products and 5 oz jars of 3rd stage products consisting of single or mixed ingredient (twin packs allowed)

NOT ALLOWED:

Organic

Added sugars, starches or sodium

Added cereal

Dinners or added meat

Infant food desserts [e.g. fruit cobbler]

No fruit and juice blends

DHA or ARA

Specific brands and products are identified on the "Cashier Card for 2016-2018" and the TNWIC APL.

INFANT VEGETABLES

ALLOWED:

Commercial brands of 4 oz jars of 2nd stage products and 5 oz jars of 3rd stage products consisting of single or mixed ingredient (twin packs allowed)

NOT ALLOWED:

Organic
Added sugars, starches or sodium
Added cereal
Dinners or added meat
Infant food desserts [e.g. fruit cobbler]
No fruit and juice blends
DHA or ARA

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

INFANT MEAT

ALLOWED:

Commercial brands of meat or poultry as a single major ingredient, with added broth or gravy in 2.5 oz. jars.

NOT ALLOWED:

Organic
Added sugars or sodium
Infant food combinations [e.g. meat and vegetables]
Infant dinners [e.g. spaghetti and meatballs]
DHA or ARA

Specific brands and products are identified on the “Cashier Card for 2016-2018” and the TNWIC APL.

FRUITS AND VEGETABLES

Please Note: All fruits and vegetables are to be purchased with the fruit and vegetable Cash Value Voucher (CVV) for paper transactions or Cash Value Benefit (CVB) for card transactions except juices, dried beans or peas and canned beans which must be purchased with FIs or regular food benefits on the TNWIC Card.

Some infants receive \$4 or \$8 CVVs or CVBs, but for fresh only. Children receive \$8 CVVs or CVBs while women receive \$11.00.

Participants must be allowed to pay any amount over the value of the CVV or CVB with another form of payment such as SNAP, cash or debit/credit card. This is known as a split-tender transaction.

It is federally required that all vendors carry at least 2 different fruits and 2 different vegetables at all times.

ALLOWED:

Organic products

Any variety of...

Fresh whole or cut fruit without added sugars (all references to “without added sugars” includes no artificial sweeteners)

Frozen fruits without added sugars, fats, oils, or salt (e.g., sodium)

Frozen vegetables without added sugars (like dextrose), fats, oils, breading, herbs or spices in regular or low sodium

(For frozen fruits and vegetables, the fruit or vegetable must be listed as the first ingredient)

White potatoes, orange yams and sweet potatoes allowed in fresh or frozen except no frozen potato shapes like French fries, hash browns or potato tots

Broccoli, cauliflower and artichokes

NOT ALLOWED:

Edible blossoms or flowers [e.g. squash blossoms]

Dried fruits or vegetables

Ketchups or other condiments, pickled vegetables or olives

Soups

Fruit leathers or fruit roll-ups

Bundled packages of herbs or spices

Vegetable-grain [pasta or rice mixtures], breaded vegetables or creamed or sauced vegetables

Fruit/nut mixtures, fruit basket, party trays, or fruits or vegetables from salad bars

Peanuts or other nuts

Ornamental or decorative fruits (including pumpkins) or vegetables [e.g. chili peppers on a string, garlic on a string or gourds]

Foods containing fruits such as blueberry muffins and other baked goods

Home canned or home preserved fruits and vegetables

Department of
Health

Tennessee WIC Vendor Training for 2018 - 2019



Part II: TNWIC Information for Owners and Management

Introduction

Tennessee has begun the changeover from paper Food Instruments (FIs) and Cash Value Vouchers (CVVs) to Electronic Benefit Transfer (EBT) cards. The name of our new system is TNWIC and our pilot began in Wilson County in Middle Tennessee in May 2018. As whenever major changes occur to the WIC Program, there is a transition period. Therefore, even in the pilot area vendors accept both paper and card transactions and will do so for a while.

The roll-out to additional areas begins in Nashville/Davidson County in August 2018 with completion in Memphis/Shelby County in April 2019. As with the pilot, as each of our regions begin TNWIC, there will be a period of time for both paper and card transactions.

Two other items of note:

- Contractors involved with TNWIC often refer to vendors as retailers and so you will likely see both terms being used.
- Our Tennessee vendors will still be assigned 5-digit vendor numbers.

Excerpts from “Conduent Guide to WIC EBT for Retailers”

Conduent has produced a retailer’s guide for WIC EBT of which you will receive a copy. The following sub-sections contain important information from the guide.

Two Options for Processing TNWIC Cards

There are two ways in which vendors can perform transactions involving TNWIC Cards:

The first is known as “integrated”. With this method, the vendor accepts TNWIC through their Electronic Cash Register (ECR) system without needing a separate device:

- **A major advantage is that there can be “mixed basket transactions” which do not require separating WIC food items from non-WIC items.**
- However, transactions **MUST** be rung as follows:
 1. WIC
 2. SNAP (Food Stamps)
 3. Temporary Assistance for Needy Families (TANF)
 4. Other forms of payment such as cash, debit and credit cards

Therefore, where the important phrase for paper transactions has been “Read the voucher”, the new important phrase to remember for TNWIC is “WIC First”. Although this will be an important part of participant training for TNWIC, it is equally important for all cashiers to be aware of this as well.

- Some additional important points for the integrated method are that:
 - All check-out lanes must be able to handle Tennessee WIC transactions.
 - This method often involves payments from a Third Party Processor (TPP) along with other forms of payments that your store receives.
 - No additional agreement with Conduent, the EBT contractor, is needed.
 - If a cardholder no longer wants an item, the entire transaction must be voided if WIC has already been tendered and accepted.

“Stand-beside” is the other method for handling TNWIC transactions. The vendor uses a Point-of-Sale (POS) device separate from their existing ECR to process TNWIC transactions. It is similar to that used for SNAP “stand-beside” transactions and are provided by Conduent.

- Some additional important points for the “stand –beside” method are that:
 - With this method, the WIC food must be separated and vendors cannot do “Mixed basket transactions”.
 - WIC does not have to be accepted at all lanes as will be described in the information to be presented later in this document.
 - The vendor is required to have an agreement with Conduent separate from their “Tennessee WIC Vendor Agreement” and payments come directly from Conduent.
 - There is a 24/7 Help Line available to those vendors utilizing this method.

Approved Product List (APL)

Each WIC Program develops its’ own APL. Tennessee’s current list has approximately 10,000 items.

One very important item to note is that **over-rides are not allowed**. If there are potentially eligible additions to be reported, please do so as follows:

- If your store is corporate owned, there should be company procedures provided.
- If independently owned, please contact Kelly Soliman, Food Policy Nutritionist at WIC.UPCRequest@tn.gov

Conduent sends updated APLs daily and so every effort is made to keep the list as current as possible.

Other Important TNWIC Terms

Cardholder: A WIC participant or someone authorized to use the card in their behalf.

Food Benefits: Specific foods and quantities to be received from WIC. Includes all categories except fruits and vegetables.

Cash Value Benefits: Fixed-dollar amount for fruits and vegetables. This term is replacing Cash Value Vouchers (CVVs).

- As with paper issuance, both food and CVB benefits are for a specific benefit period.
- With TNWIC Tennessee changing from month specific, for example, the month of July, to a “rolling date”, for example, July 10 through August 9.

IVR: This is a toll-free customer service line offered by Conduent for participants to:

- Set and change PIN numbers.
- Get specific food and CVB balances and transaction information.

Not to Exceed (NTE): This is the maximum price a vendor will be reimbursed for a particular approved food item.

Personal Identification Number (PIN): This is the 4-digit number set by the participant to access their food and CVB benefits.

Price Look-Up (PLU): A 4-digit code on fresh produce. Vendors may enter the specific code or the generic PLU 4469.

Primary Account Number (PAN): The 16-digit number on front of the TNWIC Card.

Settlement: Payment received for a WIC transaction whether integrated or stand beside.

Shopping List: The list of foods and quantities currently available to the household attached to the TNWIC Card.

Universal Product Code (UPC): Specific type of barcode used to identify products sold by WIC vendors. These are use to establish the APL.

Value Added Retailer (VAR): A business entity that sells or leases integrated cash register systems.

Important Requirements for Identifying Store Authorization & All TNWIC Transactions

WIC provided TNWIC signs are to be displayed as instructed. All vendors are receiving decals for the front of the store. “Stand-beside” vendors are also receiving ones to identify which lanes accept TNWIC. All lanes equipped for TNWIC must be utilized for TNWIC transactions. Stand besides must identify which lanes accept TNWIC. The use of shelf tags remains optional. As in the past, it is the vendor’s responsibility they are used correctly.

The following governs all transactions:

- The card must be presented at time of purchase by the participant or a designated shopper.
- Receipts for all TNWIC transactions must identify store name, address, date and time.
- There can only be 1 TNWIC Card used per transaction.
- Vendors may not require a minimum purchase amount for a TNWIC transaction.

Types of Transactions

All vendors, regardless whether “integrated” or “stand-beside” must be able to perform the following:

Balance inquiry – Provide a shopping list and/or retrieve balance of available food and CVB benefits.

Purchase – Authorize and complete a sale.

Reversal – Partially or completely nullify a previous purchase and add food and CVB benefits back to the TNWIC Card.

Void – Cancel a previously authorized and completed transaction resulting in a reversal.

Split Tender – Provides cardholder option to pay the amount over the maximum value of the CVB with another form of payment.

Information Retention

It is the vendor’s option for the use of “Store and Forward” purchases. This is when the transaction is completed even if the Conduent system cannot be accessed. In such instances, the transaction is sent through later when it can be accepted.

In addition, there are two transaction retention items that are required:

- Vendors must retain all TNWIC transaction information for at least 120 days.
- Disputed transactions must be retained until the dispute is resolved or at least 120 days, whichever is longer.

Requirements for Check-Out Lanes

Cardholders must be allowed to:

- Attempt to enter their PIN up to 4 times.
- Confirm remaining items and quantities prior to selecting additional forms of payment. Some vendors have kiosks for TNWIC balance inquiries.
- Remove food items being paid with WIC if they decide they do not want that item.
- Pay for a declined item with another form of payment or to not purchase the item at all.
- If sliding the TNWIC Card does not work after 2 attempts:
 - The PAN number can be manually keyed by either the vendor or the cardholder.
 - The PIN would be entered after the PAN is manually keyed **BUT only the cardholder may ever attempt to enter a PIN.**

Voided transactions are not to be used to return or provide a credit for WIC foods.

Return of WIC Food Items

The following applies when items purchased through TNWIC are attempted to be returned:

- An exchange may only be for the same brand, package size and type of food.
- Cardholders are not to be asked for additional payment.
- Returns are not to be handled as a new TNWIC Card transaction.
- **Cardholders are not to receive cash for a return under any circumstances.**

Reconciliation & Settlement

Settlement is made by Conduent through ACH transactions each business day. Benefits redeemed are reconciled by TNWIC Card number to total food and CVB benefits for the household. Vendors will have access to the Vendor Portal on WIC Connect, the Conduent on-line system.

WIC Vendor Agreement Amendment & Handbook Addendum for 2018-2019

The current WIC Vendor Agreements for groceries and pharmacies are being amended to expire on September 30, 2019. This is in place of September 30, 2018.

The WIC Vendor Handbook Addendum presented at the 2017 annual training is being further amended to end September 30, 2019, again in place of September 30, 2018. This revision also includes new vendor responsibilities applicable to EBT as required by the final federal WIC EBT Rule.

These new responsibilities include:

- Point of Sale (POS) terminals that support EBT whether “integrated” or “stand-beside”.
- Minimum lane requirements based on annual food sales and WIC redemptions.
- Vendors being prohibited from charging WIC for third-party costs and fees.
- Vendors being prohibited from having WIC pay or reimburse the vendor for fees related to EBT transactions which are known as interchange fees.
- Ongoing maintenance and operational costs for EBT is the vendor’s responsibility once EBT is statewide except as noted in the addendum.
- Vendors must comply with the EBT operating rules, standards and technical requirements.
- Once EBT is statewide, new vendors must successfully demonstrate their EBT capability according to WIC Program requirements.

Food & Nutrition Service (FNS) Guidance to Offering Incentives with TNWIC Transactions

Introduction

This will be a brief overview of the various kinds of customer courtesies that must be offered with a TNWIC transaction if it is offered with non-TNWIC transactions. These courtesies are applicable to both food and CVB benefits. Discounts and coupons must be applied before accepting payment from the cardholder. Quantity discounts do not reduce the food benefits balance. However, price discounts do benefit the WIC Program.

It is recommended that discounts are applied across a TNWIC transaction as follows:

- 1st to non-WIC eligible items.
- 2nd to eligible WIC CVB food items.
- 3rd to eligible WIC non-CVB food items.

In addition:

- If WIC purchase totals less than \$0, that transaction is not reported to WIC.
- Free items do not affect remaining WIC balance and that is not reported to WIC.
- The cardholder pays sales taxes related to discounts or coupons.

Buy One, Get One Free (BOGO)

BOGO discounts are applied based on how advertised. The 2nd item can be the same or different from the 1st. **It is considered a quantity discount and there is no additional cost involved:**

- If the participant’s available food or CVB benefits includes 1 or more units applicable to the advertised item, only the value of the purchased item is deducted from the food or CVB benefits balance and the 2nd item is free.
- If a vendor’s advertised BOGOs discloses that each item is sold for half the advertised price, both items are transacted using WIC benefits and each item is charged at half the advertised price. The ways this can be done includes signing by the vendor stating each

item will be charged at half-price, on the customer facing checkout screen and on the receipt.

Buy One, Get One Reduced

This is a price discount. How it works varies according to the situation:

If the food benefit balance has at least 2 units remaining:

- Both items are deducted from balance with the 1st item charged at full price and the 2nd at half-price.
- They must be eligible items but can be identical or different.

If the food benefit balance has 1 unit remaining:

- The 1st item is deducted from the balance with WIC being charged full price.
- The 2nd item is paid by another form of payment at the reduced price and not reported to WIC.

A CVB balance that can be applied to at least 2 units:

- Both items are deducted from the balance with the 1st item charged at full price, the 2nd at half-price.
- They must be eligible items but can be identical or different.
- The cardholder may use another form of payment for the 2nd item and save the CVB balance.

A CVB balance that can be applied to only 1 unit:

- The 1st item is deducted from the balance with WIC charged the full price.
- 2nd item can be paid by other form of payment at the reduced price and not reported to WIC.

The cardholder may save benefits by purchasing the reduced price item with another form of payment.

Free Ounces

This is a quantity discount and the extra ounces are not to be deducted from the remaining food benefit balance. If there is a special UPC for the special promotion packaging, it must be included in the APL. However, the APL will show the original number of ounces even if there is a special UPC. The product label is to state the free ounces or bonus packaging.

Transaction Discounts

For these, the vendor applies the fixed amount or discount percentage to the total dollar amount of the WIC and non-WIC items.

Examples would be \$10.00 or 10% off of \$50.00 or more in groceries.

Score/Loyalty Shopping Cards

A vendor may provide a card that provides additional discounts for the TNWIC cardholder. However, it is the cardholder's option to use the card for a TNWIC transaction. WIC vendors may not require the cardholder to use a loyalty card. The vendor is not required to keep a card

available for use with WIC transactions or to apply discounts for using the card, although they may choose to do so.

Two Important Final Reminders

For paper transactions, always remind and encourage your cashiers to **READ** the FIs and CVVs.

For TNWIC transactions, always remember that it is **WIC FIRST** before other forms of payments.

HAVE QUESTIONS, NEED ASSISTANCE

Contact your local WIC Representative or visit our website at tn.gov/wic